

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

James E Lofton
Lolita Lofton
Debtor(s)

Case No. 09 B 42491

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/10/2009.
- 2) The plan was confirmed on 02/08/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/08/2010, 01/30/2013.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 09/03/2013.
- 6) Number of months from filing to last payment: 46.
- 7) Number of months case was pending: 48.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$53,600.03.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$36,639.50
Less amount refunded to debtor	\$1,184.66

NET RECEIPTS: \$35,454.84

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,400.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,723.03
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,123.03

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Advocate MSO Services	Unsecured	550.00	NA	NA	0.00	0.00
Arcadia Financial	Unsecured	4,000.00	NA	NA	0.00	0.00
BAC Home Loan Servicing LP	Secured	105,175.57	88,178.80	88,178.80	0.00	0.00
BAC Home Loan Servicing LP	Secured	105,175.57	8,475.57	8,475.57	8,475.57	0.00
Bank Of America	Unsecured	0.00	NA	NA	0.00	0.00
Chase	Unsecured	4,500.00	NA	NA	0.00	0.00
Citibank NA	Unsecured	600.00	NA	NA	0.00	0.00
Cook County Treasurer	Secured	0.00	NA	NA	0.00	0.00
Dr Christopher Howard	Unsecured	50.00	NA	NA	0.00	0.00
Educational Credit Management Corp	Unsecured	3,000.00	3,036.82	3,036.82	0.00	0.00
GNC	Unsecured	300.00	NA	NA	0.00	0.00
Illinois Student Assistance Commission	Unsecured	31,600.00	32,428.43	32,428.43	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	600.00	507.07	507.07	507.07	0.00
Jefferson Capital Systems LLC	Unsecured	400.00	396.67	396.67	396.67	0.00
Mercy Hospital	Unsecured	130.00	NA	NA	0.00	0.00
Michael Reese Hospital And Medical Cntr	Unsecured	250.00	NA	NA	0.00	0.00
Midland Funding LLC	Unsecured	500.00	1,029.02	1,029.02	1,029.02	0.00
Midland Funding LLC	Unsecured	1,500.00	1,424.54	1,424.54	1,424.54	0.00
MRSI	Unsecured	300.00	NA	NA	0.00	0.00
Orchard Bank	Unsecured	1,000.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	600.00	513.29	513.29	513.29	0.00
Portfolio Recovery Associates	Unsecured	NA	936.99	936.99	936.99	0.00
Quest Diagnostics Inc	Unsecured	200.00	NA	NA	0.00	0.00
Regional Acceptance	Secured	14,700.00	14,412.50	14,556.25	14,556.25	1,080.36
Resurgent Capital Services	Unsecured	2,100.00	2,162.05	2,162.05	2,162.05	0.00
Sallie Mae	Unsecured	5,000.00	4,974.78	4,974.78	0.00	0.00
SBC	Unsecured	600.00	NA	NA	0.00	0.00
University Of Illinois Hospital	Unsecured	550.00	NA	NA	0.00	0.00
Village of Oak Lawn	Unsecured	50.00	250.00	250.00	250.00	0.00
Washington Mutual Bank	Unsecured	130.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$88,178.80	\$0.00	\$0.00
Mortgage Arrearage	\$8,475.57	\$8,475.57	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$14,556.25	\$14,556.25	\$1,080.36
TOTAL SECURED:	\$111,210.62	\$23,031.82	\$1,080.36
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$47,659.66	\$7,219.63	\$0.00

Disbursements:	
Expenses of Administration	<u>\$4,123.03</u>
Disbursements to Creditors	<u>\$31,331.81</u>
TOTAL DISBURSEMENTS :	<u>\$35,454.84</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/01/2013

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.